



CUSTOMER GUIDE

MZ Bank Signing Up

Personal customers only. Business onboarding and API access are documented separately.

How to access MZ Bank for the first time, whether you were preloaded for launch or are signing up as a new customer.

Audience: Personal customers only. Business onboarding and API access are documented separately.

Before you begin

- You need a Discord account because the website uses Discord sign-in.
- If your account was preloaded for launch, your MZ Bank account should appear automatically after sign-in.
- If you are new, open your first personal checking account during onboarding before you start using banking commands.

Sign in with Discord

Open the customer portal and choose Discord sign-in.

After Discord returns you to the portal, MZ Bank links your session to your Discord user ID.

Complete verification

If you are not yet verified, the portal will guide you through Minecraft checkpoint verification.

Verification is required before you can use normal banking features.

Know the launch fees

- Monthly low-balance maintenance fee: Charged once per month when the prior calendar month's average daily balance stays below 1000.00 RD for personal accounts or 5000.00 RD for business accounts.
- Dormant account fee: Charged once per month after 90 days with no customer-initiated activity on the account.
- Returned deposit item fee: Charged when a posted deposit is later returned or reversed. Amount: 100.00 RD.
- The full live fee schedule is always published on the Rates & Fees page.